SPECIAL LIABILITY REPORTS

(Required by RCW 48.05.390 & WAC 284-07-010.)

2003

Medical Malpractice - Physicians & Surgeons

Medical Malpractice - Hospitals

Medical Malpractice - Other Health Care Professions

Medical Malpractice - Other Health Care Facilities

Attorneys Malpractice

Architects & Engineers Malpractice

Municipal Liability

Day Care Center Liability

5 Year Summary

							DIRECT		OTHER		TAXES		NET		
	DIRECT	DIRECT	DIRECT	CHANGE	CHANGE	DIRECT	LOSS ADJ	DIRECT	ACQ	GENERAL	LICENSES	TOTAL	INVEST-	DIV TO	NET
	PREMIUM	PREMIUM	LOSSES	IN CASE	IN IBNR	LOSSES	EXPENSE	COMM	EXPENSES	EXPENSES	AND FEES	EXPENSES	MENT GAIN	POLICY-	PRETAX
COMPANY NAME	WRITTEN	EARNED	<u>PAID</u>	RESERVE	RESERVE	INCURRED	INCURRED	INCURRED	INCURRED	INCURRED	INCURRED	INCURRED	OR (LOSS)	HOLDERS	INCOME
American Casualty Co/Reading	15	14	21	0	74	95	39	6	6	0	0	51	1	0	(131)
Century Indemnity Co	0	0	0	0	(5)	(5)	0	0	0	0	0	0	0	0	5
Continental Casualty Co	106	106	1,130	(1,227)	752	655	(56)	0	0	0	0	(56)		0	(513)
Doctors' Co, An Interins Exchg	22,089	21,168	12,152	5,702	511	18,365	5,220	754	197	2,220	571	8,962	1,643	0	(4,516)
Fireman's Fund Ins Co	0	0	1,448	(1,222)	(118)	108	0	0	0	0	0	0	0	0	(108)
General Ins Co/America	8	7	0	0	8	8	(56)	2	0	0	0	(54)	0	0	53
Gulf Ins Co	0	0	0	0	312	312	27	0	0	0	0	27	0	0	(339)
Hartford Fire Ins Co	0	0	0	5	0	5	0	0	0	0	0	0	0	0	(5)
Medical Ins Exchange of CA	74	99	0	(32)	(28)	(60)	(14)	0	5	1	6	(2)	10	0	171
Medical Protective Co	14,085	11,339	391	1,729	1,817	3,937	429	1,285	17	848	310	2,889	1,533	0	6,046
National Fire Ins Co/ Hartford	0	0	54	0	(47)	7	(90)	0	0	0	0	(90)	1	0	84
National Union Fire Ins Co/Pitt	359	104	0	0	67	67	7	65	15	8	11	106	19	0	(50)
Northwest Physicians Mtl Ins Cc	198	189	0	231	(161)	70	59	0	17	9	6	91	14	0	42
Pacific Employers Ins Co	0	0	0	0	17	17	0	0	0	0	0	0	0	0	(17)
PACO Assurance Co Inc	12	2	0	0	0	0	0	0	5	0	(1)	4	5	0	3
Physicians Ins A Mutual Co	85,716	86,407	43,236	(2,316)	768	41,688	14,311	799	1,769	1,071	1,819	19,769	14,598	(3)	39,551
Preferred Professional Ins Co	1,246	1,094	2,095	(1,097)	2,038	3,036	18	9	0	37	26	90	60	0	(1,972)
Princeton Ins Co	16	19	0	0	36	36	31	1	1	1	0	34	0	0	(51)
SAFECO Ins Co of America	0	0	0	0	(1)	(1)	(15)	0	0	0	0	(15)	0	0	16
SAFECO National Ins Co	0	1	0	0	0	0	(1)	0	0	0	0	(1)	0	0	2
St Paul Fire & Marine Ins Co	16	41	451	473	2,192	3,116	1,377	0	0	1	0	1,378	249	0	(4,204)
St Paul Medical Liab Ins Co	0	(5)	0	0	(24)	(24)	(7)	0	0	0	0	(7)	(29)	0	(3)
Standard Fire Ins Co	0	0	319	0	55	374	0	0	0	0	0	0	0	0	(374)
TIG Ins Co	132	292	1,314	272	(3)	1,583	267	17	25	37	3	349	(26)	0	(1,666)
Travelers Indemnity Co	0	0	0	0	0	1	0	0	0	0	0	0	0	0	(1)
Vigilant Ins Co	0	0	0	0	(131)	(131)	(24)	0	0	0	0	(24)	1	0	156
Washington Casualty Co	(6)	(6)	6,412	(551)	(5,912)	(51)	(3,910)	0	0	0	0	(3,910)	0	0	3,955
Western Professional Ins Co	332	332	70	502	4	576	93	6	7	7	7	120	5	0	(359)
Zurich American Ins Co	<u>0</u>	<u>0</u>	<u>13</u>	<u>0</u>	<u>2</u>	<u>15</u>	<u>0</u>	0	0	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	(15)
TOTAL	124,398	121,203	69,106	2,469	2,223	73,799	17,705	2,944	2,064	4,240	2,758	29,711	$18,06\overline{4}$	(3)	35,760

							DIRECT		OTHER		TAXES		NET		
	DIRECT	DIRECT	DIRECT	CHANGE	CHANGE	DIRECT	LOSS ADJ	DIRECT	ACQ	GENERAL	LICENSES	TOTAL	INVEST-	DIV TO	NET
	PREMIUM	PREMIUM	LOSSES	IN CASE	IN IBNR	LOSSES	EXPENSE	COMM	EXPENSES	EXPENSES	AND FEES	EXPENSES	MENT GAIN	POLICY-	PRETAX
COMPANY NAME	<u>WRITTEN</u>	EARNED	PAID PAID	RESERVE	RESERVE	INCURRED	OR (LOSS)	HOLDERS	INCOME						
Ace American Ins Co	0	0	265	(1,255)	69	(921)	0	0	0	0	0	0	0	0	921
Ace Fire Underwriters Ins Co	0	0	0	0	2	2	0	0	0	0	0	0	0	0	(2)
American Casualty Co/Reading	0	0	0	0	(481)	(481)	(213)	0	0	0	0	(213)	2	0	696
The American Ins Co	55	48	0	0	0	0	0	0	0	0	0	0	0	0	48
Associated Indemnity Corp	2	1	0	0	0	0	0	0	0	0	0	0	0	0	1
Century Indemnity Co	0	0	0	0	1	1	0	0	0	0	0	0	0	0	(1)
Church Mutual Ins Co	110	92	0	0	94	94	16	2	12	6	2	38	20	0	(20)
Continental Casualty Co	0	0	0	(1,227)	118	(1,109)	(48)	0	0	0	0	(48)	15	0	1,172
Farmers Ins Co of Washington	1,092	5,905	10,144	(3,036)	687	7,795	2,317	115	455	236	63	3,186	136	0	(4,940)
Fireman's Fund Ins Co	4	5	0	0	0	0	0	0	0	0	0	0	0	0	5
First National Ins Co of America		0	0	0	14	14	4	0	0	0	0	4	0	0	(18)
General Ins Co of America	0	0	0	0	0	0	(4)	0	0	0	0	(4)	0	0	4
Gulf Ins Co	0	0	0	0	0	0	(14)	0	0	0	0	(14)	0	0	14
Insurance Co of North America	0	0	0	0	(7)	(7)	0	0	0	0	0	0	0	0	7
Medical Protective Co	0	0	30	235	76	341	88	0	0	0	0	88	0	0	(429)
National Fire Ins Co/ Hartford	0	0	0	0	(3)	(3)	(19)	0	0	0	0	(19)	1	0	23
National Surety Corporation	2	4	0	0	0	0	0	0	0	0	0	0	0	0	4
OHIC Ins Co	0	0	175	(215)	(251)	(291)	67	0	0	0	0	67	30	0	254
Physicians Ins A Mutual Co	0	0	70	701	0	771	0	0	0	0	0	0	0	0	(771)
SAFECO Ins Co of America	0	0	0	0	0	0	(3)	0	0	0	0	(3)	0	0	3
St Paul Fire & Marine Ins Co	0	0	2,014	(5,715)	1,841	(1,860)	823	0	0	0	0	823	0	0	1,037
St Paul Mercury Ins Co	0	0	0	0	(2)	(2)	(1)	0	0	0	0	(1)	0	0	3
TIG Indemnity Co	3	7	0	0	6	6	(1)	1	1	0	0	1	(1)	0	(1)
TIG Ins Co	99	58	1,698	445	(2)	2,141	45	3	5	8	1	62	(5)	0	(2,150)
Travelers Casualty & Surety	0	0	0	0	(21)	(21)	0	0	0	0	0	0	0	0	21
Travelers Indemnity Co of IL	0	0	0	0	(65)	(65)	0	0	0	0	0	0	0	0	65
Washington Casualty Co	5,230	7,276	7,437	2,241	(314)	9,364	6,147	377	446	1,320	62	8,352	(177)	0	(10,617)
Western Professional Ins Co	10,622	12,324	7,066	12,977	131	20,174	2,979	193	227	211	230	3,840	150	0	(11,540)
Zurich American Ins Co	<u>0</u>	<u>0</u>	<u>0</u>	<u>2,014</u>	(1,375)	<u>639</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	(639)
TOTAL	17,219	25,720	28,899	7,165	518	36,582	12,183	691	1,146	1,781	358	16,159	171	0	(26,850)

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	DIRECT	DIRECT	DIRECT	CHANGE	CHANGE	DIRECT	LOSS ADJ	DIRECT	ACQ	GENERAL	LICENSES	TOTAL	INVEST-	DIV TO POLICY-	NET
COMPANY NAME	PREMIUM	PREMIUM	LOSSES	IN CASE RESERVE	IN IBNR	LOSSES INCURRED	EXPENSE	COMM	EXPENSES	EXPENSES INCURRED	AND FEES INCURRED	EXPENSES	MENT GAIN OR (LOSS)		PRETAX INCOME
Ace American Ins Co	WRITTEN 409	EARNED 394	PAID 0		RESERVE 70	TINCURRED 76	<u>INCURRED</u>	INCURRED 9	<u>INCURRED</u>	INCURRED	INCURRED	INCURRED 16		HOLDERS 0	
	409	394	0	6			4	9	0	0	0	16	0	0	302
Ace Fire Underwriters Ins Co Amercan Automobile Ins Co	30	3	0	1	(27)	(27)	1	4	0	0	1	6	0	0	27 (4)
American Casualty Co/Reading	1,840	1,652	432	86	205	723	269	707	707	0	0	1,683	19	0	(735)
The American Ins Co	1,840	871	25	648	117	723	500	197	23	52	34	806	19	0	(733)
American Home Assurance Co	77	39	0	048	30	30	300	197	3	32	2	20	0	0	
	65	17	0	14	0	14	9	10	0	1	2	22	4	0	(7) (19)
Associated Indemnity Corp Chicago Insurance Co	1,763	1.604	239	0	1,006	1,245	249	404	13	5	43	714	5	0	(350)
Church Mutual Ins Co	3	3	0	0	0	1,243	0	0	13	0	0	/14	<u> </u>	0	(330)
Continental Casualty Co	122	114	11	(115)	(2,337)	(2,441)	(884)	26	26	0	0	(832)	53	0	3,440
Fairmont Ins Co	0	0	13	(5)	(2,337) (7)	(2,441)	(5)		0	0	0	(5)	0	0	3,440
Federal Ins Co	0	0	0	0	(192)	(192)	(87)	0	0	0	0	(87)	24	0	303
Fireman's Fund Ins Co	199	342	330	0	(192)	330	(1,300)	11	10	24	5	(1,250)	0	0	1,262
Fortress Ins Co	216	83	0	0	3	330	38	36	5	25	5	109	0	0	(29)
General Ins Co/America	31	27	147	(122)	$\frac{3}{(30)}$	(5)	15	7	1	1	15	39	0	0	(7)
Granite State Ins Co	146	145	0	(10)	42	32	12	40	6	3	5	66	27	0	74
Gulf Ins Co	1.700	1.615	476	221	2,664	3.361	27	144	18	92	38	319	501	0	(1,564)
Ins Co of North America	1,700	0	0	0	(11)	(11)	0	0	0	0	0	0	0	0	11
Medical Protective Co	202	172	0	1	36	37	29	18	0	12	4	63	22	0	94
National Fire Ins Co/ Hartford	0	0	0	(26)	(92)	(118)	18	0	0	0	0	18	1	0	101
National Surety Corporation	216	372	856	91	557	1.504	480	33	9	21	6	549	0	0	(1,681)
National Union Fire Ins Co/Pitt	415	275	0	0	115	115	21	69	17	9	13	129	51	0	82
NCMIC Ins Co	1,031	975	1,351	(215)	(86)	1,050	821	6	17	133	27	1.004	255	78	(902)
Northwest Dentists Ins Co	2,364	2.364	856	656	(42)	1,470	536	9	228	125	51	949	402	31	316
Pharmacists Mutual Ins Co	35	25	0	0	7	7	2	0	4	1	1	8	2	0	12
SAFECO National Ins Co	0	0	0	0	(37)	(37)	(3)	1	0	0	0	(2)	0	0	39
St Paul Fire & Marine Ins Co	42	118	(646)	(957)	208	(1,395)	471	0	0	2	1	474	92	0	1,131
St Paul Mercury Ins Co	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,131
TIG Indemnity Co	2	1	0	0	3	3	0	0	0	0	0	0	0	0	(2)
TIG Ins Co	252	675	274	49	(1)	322	602	40	58	86	8	794	(60)	0	(501)
Travelers Indemnity Co	0	0	0	19	2	21	0	0	0	0	0	0	_0	0	(21)
Westport Ins Corp			~				0	· ·	1		~	1	0		
1 I	<u>15</u>	28	0	0	(3)	(3)	0	3	1	0	0	4	U	0	<u>27</u>

(Amounts in thousands of dollars.)

							DIRECT		OTHER		TAXES		NET		
	DIRECT	DIRECT	DIRECT	CHANGE	CHANGE	DIRECT	LOSS ADJ	DIRECT	ACQ	GENERAL	LICENSES	TOTAL	INVEST-	DIV TO	NET
	PREMIUM	PREMIUM	LOSSES	IN CASE	IN IBNR	LOSSES	EXPENSE	COMM	EXPENSES	EXPENSES	AND FEES	EXPENSES	MENT GAIN	POLICY-	PRETAX
COMPANY NAME	WRITTEN	EARNED	PAID	RESERVE	RESERVE	<u>INCURRED</u>	<u>INCURRED</u>	INCURRED	INCURRED	INCURRED	INCURRED	INCURRED	OR (LOSS)	HOLDERS	INCOME
American Alternative Ins Co	58	49	0	10	9	19	18	13	3	0	0	34	10	0	6
American and Foreign Ins Co	0	0	55	(188)	21	(112)	3	0	0	0	0	3	0	0	109
American Home Assurance Co	38	25	7	2	(43)	(34)	2	0	2	1	1	6	3	0	56
Century Indemnity Co	0	0	0	0	(11)	(11)	0	0	0	0	0	0	0	0	11
Farmers Ins Co of Washington	0	0	0	(52)	(24)	(76)	(8)	0	0	0	0	(8)	0	0	84
General Ins Co of America	0	0	0	0	0	0	(1)	0	0	0	0	(1)	0	0	1
Royal Indemnity Co	0	64	0	0	67	67	0	14	3	18	2	37	883	0	843
Royal Ins Co of America	117	117	0	0	63	63	0	12	5	7	2	26	432	0	460
SAFECO Ins Co of America	0	0	0	0	0	0	(1)	0	0	0	0	(1)	0	0	1
St Paul Fire & Marine Ins Co	52	85	557	86	17	660	765	3	0	3	1	772	118	0	(1,229)
St Paul Mercury Ins Co	15	13	90	(42)	112	160	62	0	1	0	0	63	18	0	(192)
Travelers Indemnity Co	0	0	0	0	(1)	(1)	0	0	0	0	0	0	0	0	1
Travelers Indemnity Co of IL	0	0	0	0	(5)	(5)	0	0	0	0	0	0	0	0	5
Washington Casualty Co	<u>2,653</u>	<u>3,382</u>	<u>1,598</u>	<u>(6,597)</u>	<u>(8,496)</u>	(13,495)	(1,432)	<u>191</u>	<u>226</u>	<u>671</u>	<u>31</u>	(313)	<u>(90)</u>	<u>0</u>	<u>17,100</u>
TOTAL	2,933	3,735	2,307	(6,781)	(8,291)	(12,765)	(592)	233	240	700	37	618	1,374	0	17,256

ATTORNEYS MALPRACTICE - 2003

(Amounts in thousands of dollars.)

							DIRECT		OTHER		TAXES		NET		
	DIRECT	DIRECT	DIRECT	CHANGE	CHANGE	DIRECT	LOSS ADJ	DIRECT	ACQ	GENERAL	LICENSES	TOTAL	INVEST-	DIV TO	NET
	PREMIUM	PREMIUM	LOSSES	IN CASE	IN IBNR	LOSSES	EXPENSE	COMM	EXPENSES	EXPENSES	AND FEES	EXPENSES	MENT GAIN	POLICY-	PRETAX
COMPANY NAME	<u>WRITTEN</u>	EARNED	<u>PAID</u>	<u>RESERVE</u>	<u>RESERVE</u>	<u>INCURRED</u>	OR (LOSS)	<u>HOLDERS</u>	<u>INCOME</u>						
American Guarantee & Liab Ins	731	588	43	(74)	226	195	38	74	22	11	15	160	0	0	233
American Safety Casualty Ins Co	25	18	(5)	0	7	2	10	4	0	0	2	16	0	0	0
Clarendon National Ins Co	936	606	378	305	660	1,343	597	113	2	5	21	738	0	0	(1,475)
Continental Casualty Co	2,070	1,834	20	(20)	20	20	(531)	317	0	0	0	(214)	17	0	2,045
Coregis Ins Co	0	0	725	6	0	731	0	0	0	0	0	0	0	0	(731)
General Star National Ins Co	119	65	0	0	0	0	0	15	24	8	3	50	0	0	15
Great American Assurance Co	0	0	0	0	(8)	(8)	0	0	0	0	0	0	0	0	8
Great American Ins Co	73	115	87	(34)	(67)	(14)	25	5	8	7	1	46	5	0	88
Great American Ins Co/New You	80	932	2,180	(346)	170	2,004	1,707	37	1	85	(13)	1,817	68	0	(2,821)
Liberty Ins Underwriters Inc	6,475	5,385	66	67	2,497	2,630	162	1,189	0	0	0	1,351	28	0	1,432
National Casualty Co	17	17	0	50	(107)	(57)	(25)	4	1	1	1	(18)	0	0	92
National Union Fire Ins Co/Pitt	0	3	73	(168)	(198)	(293)	94	3	0	0	0	97	0	0	199
OHIC Ins Co	778	929	75	(328)	0	(253)	152	67	50	16	10	295	22	0	909
Pacific Employers Ins Co	0	0	0	0	(737)	(737)	(239)	0	0	0	0	(239)	0	0	976
Philadelphia Indemnity Ins Co	626	573	203	30	53	286	208	173	86	2	16	485	99	0	(99)
Professionals Direct Ins Co	245	110	0	13	15	28	15	40	0	20	7	82	0	0	0
St Paul Fire & Marine Ins Co	1,054	1,071	440	16,772	(9)	17,203	2,903	141	55	36	22	3,157	122	0	(19,167)
Star Ins Co	0	0	250	65	(194)	121	(45)	0	0	0	0	(45)	0	0	(76)
TIG Ins Co	0	0	0	0	(1)	(1)	0	0	0	0	0	0	0	0	1
Trumbull Ins Co	68	98	175	0	0	175	0	0	0	0	0	0	17	0	(60)
Twin City Fire Ins Co	157	175	41	0	0	41	0	0	0	0	0	0	0	0	134
Westport Ins Corp	<u>6,604</u>	<u>6,719</u>	<u>3,491</u>	<u>4,447</u>	(1,410)	<u>6,528</u>	<u>2,736</u>	<u>984</u>	<u>7,460</u>	<u>2,486</u>	<u>125</u>	<u>13,791</u>	<u>12</u>	<u>0</u>	(13,588)
TOTAL	20,058	19,238	8,242	20,785	917	29,944	7,807	3,166	7,709	2,677	210	21,569	390	0	(31,885)

(Amounts in thousands of dollars.)

							DIRECT		OTHER		TAXES		NET		
	DIRECT	DIRECT	DIRECT	CHANGE	CHANGE	DIRECT	LOSS ADJ	DIRECT	ACQ	GENERAL	LICENSES	TOTAL	INVEST-	DIV TO	NET
	PREMIUM	PREMIUM	LOSSES	IN CASE	IN IBNR	LOSSES	EXPENSE	COMM	EXPENSES	EXPENSES	AND FEES	EXPENSES	MENT GAIN	POLICY-	PRETAX
COMPANY NAME	WRITTEN	EARNED	PAID	RESERVE	RESERVE	INCURRED	OR (LOSS)	HOLDERS	INCOME						
American States Ins Co	0	0	0	0	0	0	24	0	0	0	0	24	0	0	(24)
Continental Casualty Co	9,111	8,033	2,732	(2,732)	2,732	2,732	(3,116)	1,685	0	0	0	(1,431)	28	0	6,760
Everest National Ins Co	272	266	12	10	90	112	84	59	0	5	4	152	21	0	23
First National Ins Co of America	0	0	0	0	(5)	(5)	11	0	0	0	0	11	0	0	(6)
General Ins Co/America	496	426	(48)	0	(490)	(538)	(511)	102	12	9	222	(166)	0	0	1,130
Liberty Ins Underwriters Inc	682	607	66	10	250	326	17	136	0	0	0	153	3	0	131
SAFECO Ins Co of America	0	0	0	0	3	3	1	0	0	0	0	1	0	0	(4)
SAFECO National Ins Co	0	11	2	0	(101)	(99)	(34)	0	0	0	0	(34)	0	0	144
Security Ins Co of Hartford	3,500	3,400	0	0	2,889	2,889	0	545	88	200	26	859	6,414	0	6,066
TIG Ins Co	0	0	0	0	(5)	(5)	0	0	0	0	0	0	0	0	5
Transportation Ins Co	2	(2)	0	0	0	0	0	0	0	0	0	0	0	0	(2)
Twin City Fire Ins Co	0	0	0	(28)	0	(28)	0	0	0	0	0	0	0	0	28
Westport Ins Corp	260	265	191	496	(300)	387	162	39	294	98	5	598	0	0	(720)
Zurich American Ins Co	<u>944</u>	<u>794</u>	0	<u>(9)</u>	<u>149</u>	<u>140</u>	<u>213</u>	<u>56</u>	<u>29</u>	<u>14</u>	<u>20</u>	<u>332</u>	<u>18</u>	<u>0</u>	340
TOTAL	15,267	13,800	2,955	(2,253)	5,212	5,914	(3,149)	2,622	423	326	277	499	6,484	0	13,871

MUNICIPAL LIABILITY - 2003 (Amounts in thousands of dollars.)

							DIRECT		OTHER						
	DIRECT	DIRECT	DIRECT	CHANGE	CHANGE	DIRECT	LOSS ADJ	DIRECT	ACQ	GENERAL	LICENSES	TOTAL	INVEST-	DIV TO	NET
	PREMIUM	PREMIUM	LOSSES	IN CASE	IN IBNR	LOSSES	EXPENSE	COMM	EXPENSES	EXPENSES	AND FEES	EXPENSES	MENT GAIN	POLICY-	PRETAX
COMPANY NAME	WRITTEN	EARNED	PAID	RESERVE	RESERVE	INCURRED	INCURRED	<u>INCURRED</u>	INCURRED	<u>INCURRED</u>	INCURRED	INCURRED	OR (LOSS)	HOLDERS	INCOME
American Fire and Casualty Co	1	1	0	0	0	0	0	0	0	0	0	0	0	0	1
American States Ins Co	15,008	13,705	70	(52)	(44)	(26)	3,226	2,215	1,270	739	7,689	15,139	0	(11)	(1,397)
Athena Assurance Co	0	0	1	0	0	1	52	0	0	0	0	52	0	0	(53)
Century Indemnity Co	0	0	0	0	(56)	(56)	(13)	0	0	0	0	(13)	0	0	69
Coregis Ins Co	0	0	139	73	0	212	0	0	117	0	0	117	2	0	(327)
Employers Ins Co of Wausau	0	(1)	0	0	0	0	0	0	0	0	0	0	0	0	(1)
First National Ins Co/America	107	119	0	50	250	300	96	22	12	1	23	154	0	0	(335)
General Ins Co/America	64	69	360	(344)	739	755	304	7	14	(3)	1	323	0	0	(1,009)
Genesis Ins Co	127	143	0	0	25	25	2	0	7	3	3	15	7	0	110
Great American Assurance Co	6	6	0	0	0	0	0	1	0	0	0	1	0	0	5
Ins Co of the West	0	0	0	(25)	0	(25)	45	0	0	0	0	45	0	0	(20)
Liberty Mutual Ins Co	(5)	(5)	0	0	0	0	0	0	0	0	0	0	0	0	(5)
Ohio Casualty Ins Co	2	2	0	0	2	2	0	0	0	0	0	0	0	0	0
Pacific Employers Ins Co	0	0	0	0	(1)	(1)	1	0	0	0	0	1	0	0	0
Royal Indemnity Co	0	20	0	65	89	154	9	3	1	0	0	13	132	0	(15)
SAFECO Ins Co of America	(19)	4	205	(573)	228	(140)	84	(1)	38	(12)	0	109	0	0	35
SAFECO National Ins Co	0	0	0	0	(59)	(59)	(2)	0	0	0	0	(2)	0	0	61
St Paul Fire & Marine Ins Co	1,461	556	3	(267)	683	419	157	213	77	51	30	528	170	0	(221)
St Paul Guardian Ins Co	0	3	404	55	0	459	153	0	0	0	0	153	0	0	(609)
St Paul Mercury Ins Co	3	530	0	300	4	304	160	0	0	0	1	161	0	0	65
TIG Ins Co	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>(1)</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>(1)</u>	<u>0</u>	<u>0</u>	<u>1</u>
TOTAL	16,755	15,152	1,182	(718)	1,860	2,324	4,273	2,460	1,536	779	7,747	16,795	311	(11)	(3,645)

DAY CARE CENTER LIABILITY - 2003 (Amounts in thousands of dollars.)

							DIRECT		OTHER		TAXES		NET		
	DIRECT	DIRECT	DIRECT	CHANGE	CHANGE	DIRECT	LOSS ADJ	DIRECT	ACQ	GENERAL	LICENSES	TOTAL	INVEST-	DIV TO	NET
	PREMIUM	PREMIUM	LOSSES	IN CASE	IN IBNR	LOSSES	EXPENSE	COMM	EXPENSES	EXPENSES	AND FEES	EXPENSES	MENT GAIN	POLICY-	PRETAX
COMPANY NAME	WRITTEN	EARNED	<u>PAID</u>	RESERVE	<u>RESERVE</u>	INCURRED	INCURRED	INCURRED	<u>INCURRED</u>	INCURRED	INCURRED	INCURRED	OR (LOSS)	HOLDERS	INCOME
Ace Property and Cas Ins Co	0	0	0	50	(65)	(15)	(27)	0	0	0	0	(27)	0	0	42
American Automobile Ins Co	0	12	0	0	0	0	0	0	0	0	0	0	0	0	12
The American Ins Co	0	1	0	0	0	0	0	0	0	0	0	0	0	0	1
Brotherhood Mutual Ins Co	11	7	0	0	0	0	0	2	0	1	0	3	0	0	4
Capitol Indemnity Corp	368	347	25	68	108	201	(43)	77	0	0	8	42	34	0	138
Church Mutual Ins Co	47	46	0	0	(8)	(8)	0	1	5	2	1	9	6	0	51
Empire Fire and Marine Ins Co	1	1	0	0	0	0	0	0	0	0	0	0	0	0	1
Fairmont Ins Co	75	75	931	(882)	(102)	(53)	(66)	18	0	0	2	(46)	0	0	174
Fireman's Fund Ins Co	(1)	(1)	0	0	0	0	0	0	0	0	0	0	0	0	(1)
Grange Ins Assn	1	1	0	0	0	0	0	0	0	0	0	0	0	0	1
Great American Assurance Co	9	8	0	0	0	0	0	2	0	0	0	2	0	0	6
Great American Ins Co	0	1	0	0	0	0	0	0	0	0	0	0	0	0	1
GuideOne Elite Ins Co	6	6	0	0	0	0	0	1	0	0	0	1	0	0	5
GuideOne Mutual Ins Co	11	12	0	0	(1)	(1)	(1)	2	1	0	0	2	3	0	14
GuideOne Specialty Mtl Ins Co	17	16	0	9	(1)	8	3	2	1	1	0	7	4	0	5
Hartford Casualty Ins Co	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Hartford Fire Ins Co	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Markel Ins Co	41	32	0	50	25	75	11	6	5	2	1	25	4	0	(64)
Penn-America Ins Co	118	139	59	5	(182)	(118)	119	23	1	12	5	160	6	0	103
Philadelphia Indemnity Ins Co	352	305	5	(2)	45	48	36	74	45	1	9	165	26	0	118
St Paul Fire & Marine Ins Co	0	0	1	250	0	251	112	0	0	0	0	112	0	0	(363)
St Paul Mercury Ins Co	0	0	(514)	0	0	(514)	(668)	0	0	0	0	(668)	0	0	1,182
State Farm Fire & Casualty Co	50	56	41	7	7	55	23	6	5	1	1	36	5	0	(30)
Stonington Ins Co	234	64	0	120	0	120	0	54	0	47	10	111	6	0	(161)
TIG Indemnity Co	6	6	0	0	1	1	0	1	1	(2)	0	0	1	0	6
TIG Ins Co	58	58	356	538	23	917	41	9	4	6	1	61	26	0	(894)
Travelers Indemnity Co	6	2	0	0	0	0	0	1	0	0	0	1	0	0	1
Travelers Indemnity Co of Amer	40	18	0	0	0	0	0	6	1	2	1	10	2	0	10
Travelers Indemnity Co of IL	<u>1</u>	<u>1</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>1</u>
TOTAL	1,453	1,213	904	213	(150)	967	(460)	285	69	73	39	6	123	0	363

5 YEAR SUMMARY (Amounts in thousands of dollars.)

<u>LINE</u> Medical Malpractice - Physicians & Surgeons	1999 2000 2001 2002 2003 TOTAL	DIRECT PREMIUM WRITTEN 71,841 69,669 86,231 98,018 124,398 450,157	DIRECT PREMIUM EARNED 72,578 64,464 83,091 97,983 121,203 439,319	DIRECT LOSSES <u>INCURRED</u> 70,621 47,642 57,439 79,540 73,799 329,041	DIRECT LOSS ADJ EXPENSE INCURRED 22,019 16,822 23,908 33,759 17,705 114,213		NET INVEST- MENT GAIN OR (LOSS) (4,342) (18,617) 20,925 20,373 18,064 36,403	DIV TO POLICY- HOLDERS 976 996 49 44 (3) 2,062	NET PRETAX INCOME (35,292) (29,134) 11,099 (7,360) 35,760 (24,927)
Medical Malpractice - Hospitals	1999	21,305	20,434	21,339	6,612	4,630	11,081	0	(1,066)
Wiedical Marphaetice Trospitals	2000	22,537	21,337	25,872	2,142	4,060	15,580	$\overset{\circ}{0}$	4,843
	2001	29,305	28,537	35,712	7,671	5,000	2,603	0	(17,252)
	2002	31,644	30,530	55,831	12,072	7,240	1,373	0	(43,240)
	2003	17,219	25,720	36,582	12,183	3,976	171	0	(26,850)
	TOTAL	122,010	126,558	175,336	40,680	24,906	30,808	0	(83,565)
M I IMI C OI H III C	1000	0.000	0.600	2.200	1 164	2 000	400	272	2.202
Medical Malpractice - Other Health Care		9,009	9,699	3,289	1,164	2,099	408	272	3,283
Professions	2000	9,437	10,513	8,419	1,805	2,663	(1,068)	272	(3,713)
	2001 2002	10,414 14,304	10,801 13,654	11,406 10,529	1,766 3,130	3,359 4,043	3,064 (1,206)	294 236	(2,957) (5,490)
	2002	12,421	11,914	6,906	1,828	3,789	1,399	109	(3,490)
	TOTAL	55,585	56,581	40,549	9,693	15,953	2,597	1,183	(8,195)
	TOTAL	33,303	30,301	10,5 17	7,075	13,755	2,371	1,105	(0,175)
Medical Malpractice - Other Health Care	1999	5,691	5,620	1,333	954	1,435	1,198	0	3,096
Facilities	2000	4,818	5,261	2,137	1,667	1,164	665	0	959
	2001	4,410	4,552	5,572	1,976	1,048	528	1	(3,517)
	2002	4,007	4,505	2,583	1,509	1,216	256	0	(547)
	2003	2,933	3,735	(12,765)	(592)	1,210	1,374	0	17,256
	TOTAL	21,859	23,673	(1,140)	5,514	6,073	4,021	1	17,247
	1000	1.1.2.15	14.560	21.022	(6.164)	1066	2.204		(2.0(1)
Attorneys Malpractice	1999	14,245	14,560	21,923	(6,164)	4,966	3,304	0	(2,861)
	2000	14,419	11,319	12,859	2,860	3,628	3,112	0	(4,916) (5,240)
	2001 2002	15,431 18,322	12,492 14,349	11,428 14,249	3,828 3,749	3,857 5,486	1,372 502	$0 \\ 0$	(5,249) (8,633)
	2002	20,058	19,238	29,944	7,807	13,762	390	0	(31,885)
	TOTAL	82,475	71,958	90,403	12,080	31,699	8,680	0	(53,544)
	1011112	02,179	, 1,,,,,	70,103	12,000	51,077	0,000	V	(33,311)

Architects & Engineers Malpractice	1999	10,993	10,482	10,934	4,121	3,685	1,862	0	(6,395)
	2000	10,404	7,781	6,490	1,591	3,202	2,254	5	(1,253)
	2001	11,606	10,725	7,358	1,775	2,145	765	291	(77)
	2002	13,428	13,542	5,666	(821)	3,067	140	(2)	5,772
	2003	15,267	13,800	5,914	(3,149)	3,648	6,484	0	13,871
	TOTAL	61,698	56,330	36,362	3,517	15,747	11,505	294	11,918
M. alabata I. I. alaba	1000	1 214	1.524	004	1.040	22.4	200	0	1 424
Municipal Liability	1999	1,314	1,534	994	1,040	334	280	0	1,434
	2000	1,590	1,760	3,068	142	461	551	0	(1,360)
	2001	1,845	2,053	12,571	5,902	423	555	23	(16,456)
	2002	1,783	2,079	842	(5,432)	4,540	190	0	2,319
	2003	16,755	15,152	2,324	4,273	12,522	311	(11)	(3,645)
	TOTAL	23,287	22,578	19,799	5,925	18,280	1,887	12	(17,708)
Day Care Center Liability	1999	409	413	150	120	125	83	3	98
,	2000	686	654	195	57	182	61	0	281
	2001	774	788	1,433	372	230	59	0	(1,190)
	2002	1,120	1,085	1,288	(147)	386	170	0	(272)
	2003	1,453	1,213	967	(460)	466	123	0	363
	TOTAL	4,442	4,153	4,033	(58)	1,389	496	3	(720)
TOTAL	1999	134,807	135,320	130,583	29,866	27,185	13,874	1,251	(37,703)
TOTAL	2000	133,560	123,089	106,682	27,086	24,880	2,538	1,273	(34,293)
	2001	160,016	153,039	142,919	47,198	27,559	29,871	658	(35,599)
	2002	182,626	177,727	170,528	47,819	38,351	21,798	278	(57,451)
	2003	210,504	211,975	143,671	39,595	51,379	28,316	95	5,552
	TOTAL	821,513	801,150	694,383	191,564	169,354	96,397	3,555	(159,494)
	1011111	021,313	001,130	071,505	171,50 F	107,55 т	70,571	5,555	(10), 1) 1)